

Information to identify the case:

Debtor 1	Daniel Obremski	Social Security number or ITIN xxx-xx-5681
	First Name Middle Name Last Name	
Debtor 2	Tami Obremski	Social Security number or ITIN xxx-xx-0821
(Spouse, if filing)	First Name Middle Name Last Name	EIN ---

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **21-21294-GLT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daniel Obremski

Tami Obremski

9/22/21

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Daniel Obremski
Tami Obremski
Debtors

Case No. 21-21294-GLT
Chapter 7

District/off: 0315-2

User: admin

Page 1 of 2

Date Rcvd: Sep 22, 2021

Form ID: 318

Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Daniel Obremski, Tami Obremski, 3533 Route 130, Irwin, PA 15642-1497
aty	+ Mahady & Mahady, 223 S. Maple Avenue, Greensburg, PA 15601-3232
15388928	Artisan Colour Spa - Salon, Inc., 3533 Route 30, Irwin, PA 15642
15400776	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15381037	+ Christopher Azzara, Strassburger McKenna Gutnick & Gefsky, 444 Liberty Avenue, Suite 2200, Pittsburgh, PA 15222-1208
15381039	+ Financial Pacific, 3455 S. 344th Way, Federal Way, WA 98001-9546
15381041	+ Knight Capital Funding, LLC, 9 East Loockerman St, Suite 202-543, Dover, DE 19901-8306
15381042	+ Macys, PO Box 790003, Saint Louis, MO 63179-0003
15381044	+ Principis Capital, 111 Town Square Place, Suite 700, Jersey City, NJ 07310-2768
15381045	+ Regional Development Partners, 5544 Darlington Ave, Pittsburgh, PA 15217-1508
15381046	+ TJX Companies, Inc., 770 Cochituate Road, Framingham, MA 01701-4698

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 23 2021 03:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 22 2021 23:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Sep 23 2021 03:03:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15381035	EDI: BANKAMER.COM	Sep 23 2021 03:03:00	Bank of America, PO Box 15019, Wilmington, DE 19886
15381038	+ EDI: LCIBAYLN	Sep 23 2021 03:03:00	Community Loan Servicing , LLC, PO Box 740410, Cincinnati, OH 45274-0410
15381040	+ EDI: IRS.COM	Sep 23 2021 03:03:00	Internal Revenue Service, PO Box 804527, Cincinnati, OH 45280-4527
15381043	+ EDI: DAIMLER.COM	Sep 23 2021 03:03:00	Mercedes-Benz Financial Services, PO Box 685, Roanoke, TX 76262-0685
15382242	EDI: PENNDEPTREV	Sep 23 2021 03:03:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15382242	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 22 2021 23:00:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15381244	+ EDI: RMSC.COM		

District/off: 0315-2

User: admin

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Date Rcvd: Sep 22, 2021

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Total Noticed: 19

Sep 23 2021 03:03:00

Synchrony Bank, c/o of PRA Receivables
Management, LLC, PO Box 41021, Norfolk, VA
23541-1021

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
cr		Regional Development Partners-Blue Spruce, LP
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15381036	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court; Bank of America, PO Box 15019, Wilmington, DE 19886-5019
15388929	*+	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2021 at the address(es) listed below:

Name	Email Address
Christopher J. Azzara	on behalf of Creditor Regional Development Partners-Blue Spruce LP cazzara@smgglaw.com, ccallahan@smgglaw.com;kmaiorano@smgglaw.com;klaraba@smgglaw.com
Maria Miksich	on behalf of Creditor Community Loan Servicing LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee	robertslone223@gmail.com rslone@pulsenet.com;pa07@ecfcbis.com
Robert H. Slone, Trustee	on behalf of Trustee Robert H. Slone Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com
Robert O Lampl	on behalf of Joint Debtor Tami Obremski rol@lampllaw.com jschemm@lampllaw.com;jlacher@lampllaw.com;jcooney@lampllaw.com;rcooney@lampllaw.com;slampl@lampllaw.com;aholmquist@lampllaw.com;kmonahan@lampllaw.com
Robert O Lampl	on behalf of Debtor Daniel Obremski rol@lampllaw.com jschemm@lampllaw.com;jlacher@lampllaw.com;jcooney@lampllaw.com;rcooney@lampllaw.com;slampl@lampllaw.com;aholmquist@lampllaw.com;kmonahan@lampllaw.com

TOTAL: 7